

#### LOUISIANA FLOODPLAIN MANAGEMENT

# FACTSHEET



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# FEMA Updates State and Local Mitigation Planning Guides

FEMA has updated its state and local mitigation planning policy guides to reflect programmatic and administrative regulatory changes. The 2022 policies clarify what FEMA requires for state and local mitigation planning. The updated policies become effective for all mitigation plan approvals on April 19, 2023. This provides a one-year transition period for state and local governments to meet the new requirements. Changes to state and local policies include:

- Inclusion of key priorities such as climate adaptation, equity, resilience and building codes.
- Updated guidance and procedures that support states seeking enhanced status. Enhanced states demonstrate a comprehensive mitigation program and capability to manage additional federal mitigation funding.
- Incorporation of new FEMA grant programs, such as Building Resilient Infrastructure and Communities (BRIC), Hazard Mitigation Grant Program Post-Fire, and High-Hazard Potential Dam program.
- Facilitation of stronger alignment with other FEMA mitigation programs, such as the National Flood Insurance Program (NFIP), Community Rating System and flood risk mapping program.
- Alignment with national initiatives and programs such as the National Mitigation Investment Strategy.
- A renewed focus on resilience to support communities in creating holistic plans that will help the whole community understand the importance of mitigation and develop mitigation actions based on current and future risks and capabilities.

# FEMA Updates State and Local Mitigation Planning Guides (cont.)

Visit the <u>ASFPM website</u> for a more detailed summary of the key changes for each guide, links to the new guides and related programs, and information on upcoming FEMA webinars.

Download the updated State Mitigation Planning Guide and the updated Local Mitigation Planning Guide.



# State Mitigation Planning Policy Guide

FP 302-094-2

Released April 19, 2022, Effective April 19, 2023 OMB Collection #1660-0062





### Local Mitigation Planning Policy Guide

FP 206-21-0002

Released April 19, 2022, Effective April 19, 2023 OMB Collection #1660-0062



(Taken from The Insider May 2022)

#### Hurricane Ida 2021: Jefferson Parish Louisiana

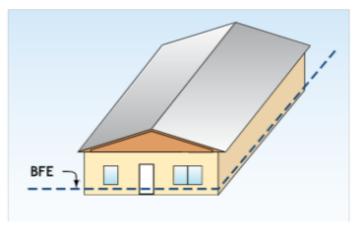




Figure 1: Elevating a house above the Base Flood Elevation can mitigate future flood damage

Three separate hurricanes affected the same area of Jefferson Parish between 2005-2021. After Hurricane Katrina in 2005, FEMA mitigation funds for \$2.3 million were used to elevate 23 individual homes. After Hurricane Isaac in 2012, FEMA published a loss avoidance study. This <u>original loss avoidance</u> study has been updated after Hurricane Ida in 2021.

#### Purpose of the Updated Study

FEMA makes significant natural hazard mitigation investments to strengthen the nation's resilience. This study demonstrates the importance of hazard mitigation investments in breaking the cycle of disaster damage while decreasing the financial burden on individuals and communities.

This study highlights the effectiveness of projects funded under FEMA's Hazard Mitigation Assistance (HMA) grant programs by quantifying the losses avoided due to hazard mitigation investments. The projects evaluated by this loss avoidance study update are residential elevation projects.

In the aftermath of Hurricane Katrina, the community of Jefferson Parish, Louisiana spent a total of \$2.36 million to elevate 23 individual homes. FEMA provided \$1.5 million in grants to support the Parish's resilience efforts. These efforts avoided at least \$2.24 million of damage and other losses in 2012 during Hurricane Isaac and another \$3 million in 2021 during Hurricane Ida. For this study's 23 elevated individual homes – total, cumulative losses avoided so far are estimated to be 2.23 times the total mitigation costs. To read the full study click here.

Table 1. Cost-effectiveness of Elevation Project in Jefferson Parish, Louisiana

Hurricane Katrina Mitigation Project Costs \$2,361,247	Losses Avoided	Loss Avoidance Ratio	
Hurricane Isaac	\$2,241,140	0.95	
Hurricane Ida	\$3,017,842	1.28	
Combined Cumulative Total	\$5,258,983	2.23	

# Have You Visited Our Website Lately? WWW.FLOODS.DOTD.LA.GOV



Make sure you check out our website for any floodplain management resources you may need. We have added a Community Rating System (CRS) page, a Cooperating Technical Partners (CTP) page, updated information on Substantial Damage and how to get reimbursed for costs associated with fulfilling the Substantial Damage process. If there is something that should be on our website please contact us.



Do you have A Zones? Check out the <u>Estimated Base Flood Elevation (estBFE)</u> <u>Viewer</u> and information on how to use it. BLE data is available for watersheds in green and will be coming for the watersheds in blue. Contact our office if you would like to schedule training on how to use the BLE viewer.



## How to Recertify Successfully - The Basics

Communities in between verification visits must recertify their CRS program participation annually. The recertification process is used to show that a community is continuing to perform the activities for which it is receiving CRS credit. How much documentation does ISO need to review each year? Do all activities need to be accounted for? Below are some helpful tips for communities to stay on track and have a better understanding of what is expected.

An annual calendar reminder is a good way to help CRS Coordinators and their CRS team members in other departments know when they will receive their annual recertification packet from ISO. Remember to set a reminder for the submission deadline. ISO sends the annual recertification notices 45 days before the due date. When a community receives this notice, be sure to reply or send a read receipt. It informs ISO that the community has acknowledged and received the email and is working on its submission. Most importantly, it ensures the right person received the notice. Communities do not have to wait until they receive their annual recertification to start collecting data and documentation. If 45 days is not enough time, then start working on it before ISO sends out your recertification notice.

Keeping last year's recertification submittal handy can be very helpful. Communities should refer to it as a guide to what activities and outreach need to be completed and submitted. The recertification statements in bold show the activities that require documentation for submission. Besides a permit list and Construction Certificates (e.g. Elevation Certificates), annual publicity items that are mailed out, logs or letters that tracks a particular service provided by the community, letters to repetitive loss areas, and any annual progress reports (Program for Public Information (PPI), Floodplain Management Plans (FMP), or Flood Warning and Response Programs), are always required. If a community is unclear what portions of their public outreach they are receiving credit for, they should contact their ISO/CRS Specialist or Resource Specialist.

Keeping track of building counts and the number of acres in the Special Flood Hazard Area (SFHA) plays an important role in the CRS. This is why CRS Coordinators need to keep their Program Data Table (PDT) readily available as they will need to refer to some of last year's numbers in order to complete this year's table. Be sure to complete the PDT on the form supplied by ISO, as that has recently been updated by FEMA and is required for submission.

Consider the recertification statements pages as a community's annual commitment. CRS Coordinators should be initialing each statement as a way of self-certifying that the community is still implementing those credited activities. Double check the CC-213 form to make sure ISO and FEMA have the current contact information for the CEO and the CRS Coordinator. This includes emails and phone numbers. Before submitting, make sure the CEO has signed and dated the CC-213 form. ISO accepts handwritten and digital signatures. (*taken from NFIP CRS Update June/ July 2021*)



## **How to Recertify Successfully - The Basics**

In the second part of our series "How to Recertify Successfully," we will discuss the correct documentation and publicity items needed for your recertification, annual progress reports, how documentation should be organized and submitted, along with reminders on repetitive loss requirements and Class 9 pre-requisites.

At the annual recertification, Insurance Services Office (ISO) does not need to see documentation for every activity a community receives credit for. Enclosed in the recertification packet is a list of activity statements specialized for each community based off its cycle visit score sheets. How do you know what ISO needs for its review? Activity statements that are in bold and have the words "Attached" mean the CRS Coordinator needs to include documentation. See the example below for Activity 320 (Map Information Service).

320 MI 1: We are providing basic flood information to inquirers.
320 MI: Attached is a copy of the publicity for the credited elements of this service this year.
320 MI: Attached is a copy of one page of the log, a letter, or other record that we kept on this
service this year.

A community that provides basic information for Activity 320 (Map Information Service) must submit the publicity item that is mailed out to publicize this service, along with either a flood zone information letter, or one page of a log tracking these requests. ISO does not need several pages of a log or multiple letters. Remember, depending on the activity, the publicity requirements may vary on who needs to receive a mailer at least once a year. Please refer to the 2017 CRS Coordinator's Manual to learn more about the publicity options for each activity.

Annual progress reports are also required if a community receives credit for certain plans. ISO will include templates for Activity 330 (Outreach Projects) such as Program for Public Information (PPI); or Activity 510 (Floodplain Management Planning) like a Repetitive Loss Area Analysis (RLAA) or Hazard Mitigation Plan (HMP) progress reports. There is no required report format, however the community must provide the information requested. After Action Reports or a "Lessons Learned" document are required for Activity 610 (Flood Warning and Response), Activity 620 (Levees), and Activity 630 (Dams). ISO does not have a template for these reports since they are so community specific. For the 600 Series, make sure that you also include the publicity outreach. Failure to do so will result in a loss of those activity points.

If a community has one or more repetitive loss properties and has a Repetitive Loss Area (RLA), the annual outreach letters must be sent out ahead of the recertification deadline, and a copy of one of the letters must be submitted with your recertification. This is a Class 9 pre-requisite. The 2021 Addendum that became effective January 1, 2021 has a new Class 9 pre-requisite. Construction Certificates are now reviewed annually and must meet the 90% correctness threshold for a community to remain in good standing with CRS. There are two chances for Construction Certificates to reach a passing score.

Digital submissions are the most effective and efficient way to submit a recertification. If the file is too large, a file-sharing site may be a good option. Please mark in the upper, right-hand corner on each file the specific activity number it represents, or place it in a folder marked for that activity. (*continued*)



## **How to Recertify Successfully - The Basics**

It's helpful if Construction Certificates are individual files titled by its address and placed in a zipped folder with the Permit List. Once submitted, a Resource Specialist will send an email notifying the CRS Coordinator that the file has been received and will be in touch upon completion of the review. The charts below indicate which activities require additional materials to be submitted with a recertification. (*taken from NFIP CRS Update Aug/Sept 2021*)

- \* Class 9 Prerequisite.
- \*\* Class 9 Prerequisite if a Category C Rep Loss community

#### 300 Series Documentation Required:

- 310 (CCs & Permit List)\*
- 320 (MI)
- 330 (only PPI report)
- 360 (PPA/PPV/FAA)
- 370 (CP)

#### 500 Series Documentation Required:

- 502 (Rep Loss letter)\*
- 510 (RLAA or HMP report)\*\*
- 540 (CDR, SDR, SBM)

#### 400 Series Documentation Required:

 Copy of amended regulations if ordinances have changed as related to CRS credit for Activities 420, 430, 440 & 450.

#### 600 Series Documentation Required:

- 610 (FTR/EWD/FRO/CFP)
- 620 (LM)
- 630 (DFR)

CRSV,ÎZ

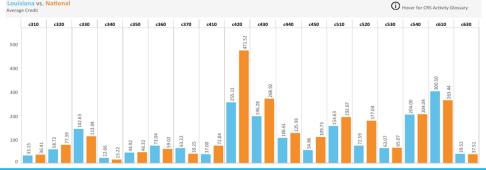
## **CRSViz.com**

#### **CRS Data Visualizations**

CRSViz.com allows the public to search and visualize data connected to the Community Rating

System.

# The CRS in Louisiana CRS Communities 41 Premiums \$271,601,655 Policies In Force 389,264 CRS Discount \$27,138,767 Policies In Force 389,264 Premiums 5 2,0% of Total Premiums 5 2,0% of Total





# Be on the Look Out

#### Your CC-213 Recertification and Required Documentation is Due to ISO By: August 1st

You will receive your packets by June 15th.

REMINDER — Construction Certificates will now be submitted at the recertification date each year, not with the cycle verification. This means providing your permit lists and certificates outside of your cycle verification from now on. If you are recertifying in a given year, the construction certificates are part of your recertification. If you are not recertifying in a given year, you will be asked to at least submit your permit list and construction certificates at your recertification date (this is known as an "Annual CC Review"). The reporting dates for the construction certificates will be identified in the notification email you receive 45 days ahead of the recertification date. **Please pay close attention to that email**. All construction certificate reviews are required to meet 90% correctness, whether it's with the annual recertification or whether it's part of an Annual CC Review.

#### Webinar Schedule – This is posted on the Training & Videos page of the CRS Resources website.

- June 14 Flood Warning & Response (Activity 610)
- June 15 CRS & Substantial Damage Properties Management Plans
- July 19 Annual CRS Requirements
- July 20 Floodplain Management Planning (Activity 510)
- August 16 Preparing a Verification Visit
- August 17 Stormwater Management Regulations (Activity 450)
- September 20 Annual CRS Requirements
- September 21 FEMA's Elevation Certificate
- October 18 FEMA's Elevation Certificate
- October 19 CRS & Coastal Hazards
- November 15 FEMA's Elevation Certificate
- November 16 CRS & Floodplain Species Assessment

Success with CRS is a website with articles about the many ways communities have found their own types of success through the CRS.

# **NFIP Resources for Flooding Incidents**

Below are a number of resources available for your use. All resources may be distributed widely with other partners in insurance, public safety, emergency management, media, and elsewhere.

#### **Quick Resources**

How to Start Filing Your Claim
How to Document Damage
NFIP Claims Handbook

#### General Information on the NFIP

Website: FloodSmart for Consumers
Website: FloodSmart for Agents

Handbook: NFIP Desk Reference Guide For State Insurance Commissioners and Others

Fact Sheet: For Real Estate Agents

#### **Preparing for a Storm**

Website: What to Do Before a Flood

Website: Information on Reducing / Avoiding Flood Damage

Fact Sheet: Flood Loss Avoidance English | Spanish

Fact Sheet: <u>Understanding Flood Loss Avoidance for Agents</u>

Social Media Toolkit: <u>General Flood Safety</u> Video: Flood Loss Avoidance English | Spanish

Video: How to Secure Documents in Preparation for a Flood English | Spanish

Resource Library: NFIP Marketing Resource Library (hundreds of assets including social media posts, videos, fact sheets, templated letters to potential customers and other products to communicate the

value of flood insurance)

#### Filing Your Claim

Website: How to Start Filing Your Claim

Fact Sheet: How to File a Flood Insurance Claim English | Spanish

Fact Sheet: Starting Your Recovery: FEMA's Flood Insurance Claims Process English | Spanish

Graphic: Who's Knocking at Your Door English | Spanish

Video: How to Document Damage

#### Recovering from a Flood

Website: How to Document Damage and Start Clean-Up

Handbook: <u>NFIP Claims Handbook</u> Fact Sheet: Build Back Safer & Stronger

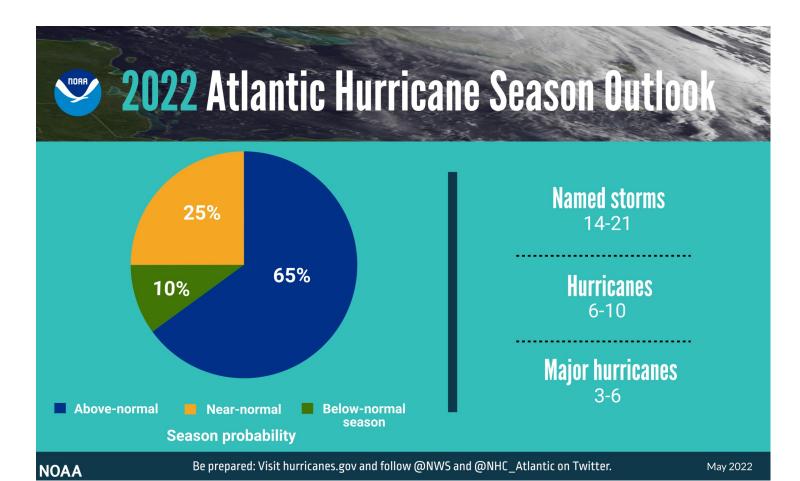
Fact Sheet: Salvaging Water-Damaged Family Valuables and Heirlooms

Graphic: <u>Coming Home After a Flood</u>
Website: Reducing Future Flood Damage

#### **Information for Insurance Agents**

Fact Sheet: <u>Flood Insurance</u>, <u>Make It Your Business</u> Handbook: Flood Insurance Agent Field Guide

If you have questions about any of the above resources, please contact <u>Ugo Iteogu</u>.







#### **Public Works & Water Resources Division**

#### FLOODPLAIN MANAGEMENT



As the State Coordination Office between the DHS/FEMA Regional Office and the communities of Louisiana that belong to the National Flood Insurance Program [NFIP], it is our job to provide any guidance or assistance needed to our Louisiana communities in order to assure the NFIP regulations are carried out and violations prevented. In order to better serve you, please take a moment to tell us how we're doing and how we could improve. Thank you,

Cindy O'Neal, CFM - Pam Lightfoot, CFM - Susan Veillon, CFM - Jeanette Clark, CFM

#### CUSTOMER SERVICE SURVEY

Have you had contact wit	th our offic	e within the	e last 6 months?	YES 🗆	NO 🗆
if yes, please check one:	Email	Phone	Meeting		

(please circle a number)

St	rongly				Strongly
	Agree	Agree	Neutral	Disagree	Disagree
Staff was friendly and courteous	5	4	3	2	1
I was treated with respect	5	4	3	2	1
Staff was knowledgeable	5	4	3	2	1
My questions & concerns were					
addressed in a timely manner	5	4	3	2	1
The staff provided me with useful information	5	4	3	2	1
I had an overall positive experience dealing					
with the staff of Floodplain Management	5	4	3	2	1

now could we improve our servi	ces:
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PLEASE MAIL completed survey to:

LADOTD Floodplain Management - Section 79

P.O. Box 94245

Baton Rouge, LA 70804







Our goal is flood loss reduction . . .

If you or someone you know would like to receive future copies of this newsletter please contact our office:

LA DOTD Floodplain Management Section 1201 Capitol Access Road Baton Rouge, LA 70802 PHONE: 225-379-3005 FAX: 225-379-3002

E-MAIL: Jeanette.clark@la.gov

WEBSITE: http://floods.dotd.la.gov



# We hope you all have a safe and happy Holiday!!

From: Cindy, Pam, Susan, & Jeanette